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INSURANCE COMPANIES HAD 250 MILLIONS AT RISK IN FRISCO

Chicago, April 21.—Fire insurance companies had about \$250,000,000 at risk in the city of San Francisco, the estimate being based on the premiums received in 1905. For years the Pacific coast has been the one section of the country which could be depended upon for a steady profit producer of the coast. Its loss ratio for a period of years has been the lowest, being less than 25 per cent of any city in the country, despite the unusual proportion of frame construction. As a result of this unusually favorable experience, rates were low in that city and all the fire insurance companies wrote very liberally. On the other hand the proportion of insurance to value was small, partly because of the over-confidence resulting from the long immunity from heavy losses and also because there is no co-insurance clause in use there, as is the rule in other large cities, requiring of the owner to carry a certain proportion of insurance to value.

The total San Francisco premiums in 1905 were \$2,985,546, of which \$1,645,759 was written in American companies and \$1,340,880 in foreign companies. The latter proportion is much greater than that held by foreign companies in the country-at-large as they have always especially developed the Pacific coast business. Several foreign companies that are never heard of in the east are large writers on the Pacific coast. The Rhine and Moselle, for instance, which operates nowhere in the United States except on the Pacific coast had nearly five million at risk in San Francisco, standing eighth in the list in order of amount.

The Firemen's Fund, which is the leading fire insurance company of San Francisco, stands third, its premium income in the city last year being \$77,608, while the Home Fire and Marine, owned by it, had \$31,103. Local insurance men estimated tonight that the two companies had over \$8,000,000 at risk. The Hartford had \$72,236 in premiums and the New York Underwriters owned by it, had \$77,552, making a total risk of over \$12,000,000. The California Fire, which only resumed business last year, had premiums of \$22,585, and the Pacific Underwriters had \$20,632. The Pacific Mutual which was recently amalgamated with the Conservative of Los Angeles will be doubly a sufferer, as that

company wrote both life and accident insurance. It had the largest business on the coast last year.

New York, April 21.—Never before were the New York underwriters so bewildered as to their probable loss in the catastrophe as yesterday when they tried to estimate the magnitude of their liability for the California earthquake. Several conservative underwriters agreed that the property value of the collapsed and burned areas will probably aggregate \$100,000,000.

A comparison with the Baltimore fire of February 7, 1904, was instantly drawn in insurance circles. In that conflagration \$70,000,000 worth of property was destroyed and the loss which eventually fell upon the insurance companies was approximately \$39,000,000.

Between that disaster and yesterday's there was the one great difference in the fact that the underwriters are not liable for losses by the earthquake itself. But as for the damage to buildings which collapsed partly and then took fire, underwriters were uncertain during the day. As to the blocks of buildings which escaped the earthquake and then were burned the estimates were clearer.

California is not what is called among insurance men a "standard policy" state, and for many years most fire insurance policies issued upon property there contained a specific clause exempting from liability from wreckage through earthquakes. Within a few years most of the companies writing the bulk of San Francisco insurance have used the New York standard policy, which contains only one clause in any way bearing upon liability for earthquake damage. The clause is as follows:

"If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents shall immediately cease."

Some companies have retained an old fashioned policy which exempts from damage "occasioned by earthquake." Officials of these companies were busy today examining the quotation as to how far this clause would exempt them from loss by resultant fire.

The general disposition, however, was that the companies would raise no technicalities, but wherever there could be the slightest question the benefit of the doubt would be given to the policy holder.

IS THE HOUSEFLY DOOMED?

The house fly has fallen upon evil times. After having long been tolerated, under the impression that it was one of nature's wisely provided scavengers, the bacteriologists have decided that it is an active agent in the spread of disease, and its doom has been ordained.

It is claimed that experiments made at Manila show that the buzzing and all-pervading house fly was the medium of spreading cholera and that, when the insect was carefully excluded from the prison, the epidemic was checked. There are many other counts in the indictment of the house fly. It is charged with energizing the family milk jar as a bacteria factory and slaying more innocents in the city of New York in a single season than fell before the sanguinary edict of King Herod. If the bacteriologists are to be believed, the house fly is responsible for the greater portion of the summer mortality of the metropolis, and a war of extermination has been decided upon. Even the mosquito, somewhat widely famed as a dispenser and distributor of disease, is now obliged to take a minor position in this exploitation of the house fly.

The method of ridding the metropolis of this newly diagnosed cause of disease would not seem to be as easy as pointing out its dangers. It has been declared that cleanliness, particularly in stables, will greatly reduce the evil and consequently improve health conditions. It is also doubtless true that the abolition of horse stables in a large and populous city would tend to the betterment of health conditions, regardless of the alleged pernicious activity of the house fly.

It is not unlikely that the conclusions of the insect experts have a foundation of truth. At the same time it has not been shown that the long established theory that the house fly has merit as a scavenger is without warrant. In any event the merits and demerits of the fly will not be determined at once, as it will be many moons before it is effectually eliminated.

For Sale

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Pierpont Morgan has immense respect for all kinds of pluck. He says one of the finest examples that ever came under his observation was given by an English clergyman. He had a rich parishioner, Lady Blank, who dictated to and lectured him out of season. At length he declined to put up with this kind of treatment and told her ladyship so. Thereafter she refused to put anything in the offertory, merely making a stately inclination over the plate. This moved an elder to remark in her hearing: "We could do with less of her manners and more of her cash." The clergyman, dining at a Lord's table told this story with great success one evening. The host said with a frown: "Are you aware, sir, that Lady Blank is a relative of mine?" The clergyman smiled slightly. "No," he said, "I wasn't, but in future when I tell the story I'll always be careful to mention the relationship."

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The menagerie alone is nearly double its former capacity, and during the winter the old world has been secured thoroughly for wild animals and strange beasts of every country, and now this attractive and highly educational department is complete in every particular. The cages, vans, chariots and tableaux cars are all new and especially attractive in wondrous architecture, conceded by all show men to be unequalled by any other firm, corporation, company or syndicate.

It has taken many years and several fortunes to place this department on such a lavish magnitude, to tickle the fancy and satisfy the mind of the generous public. When witnessing the grand street display from which no revenue is derived—only the gratification to please both young and old children—remember that what follows in the big canvas is more meritorious. In the main tent many new features will surprise and delight the beholder, daring acrobatic acts will fill out a long and worthy program, more than enough to satisfy and please the most exacting critic and astonish everyone else. Two performances are given daily, rain or shine.

For Sale—Owner holds a \$55.00 scholarship in Tulsa Business college which he cannot use himself, and will sell for \$30, cash. Address A. K. box 1097, Tulsa, I. T.

Don't fail to see Pittman's Jewelry window Sunday and Monday. You can buy the articles in it for one-half price Monday, one day only.

Other waters sell at 15c a Split—Sheboygan, the best Wisconsin water, sells at 10 cents. All drug stores and drinking stands.

For Rent—A new five-room cottage with cellar, city water, and piped for gas. See Latson & Co. 4-17-6t

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